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B1 (Official Form 1)(04/13)											
U	Inited S Wes			ruptcy f Virgin					Volunta	ry Pe	etition
Name of Debtor (if individual, enter Last, First, Middle):  Bryant, Angela LeVerne						of Joint De	ebtor (Spouse	e) (Last, First,	Middle):		
All Other Names used by the Debtor i (include married, maiden, and trade no		years						Joint Debtor i trade names)	in the last 8 years		
Last four digits of Soc. Sec. or Individing more than one, state all)  xxx-xx-2021	dual-Taxpay	yer I.D. (I	TIN)/Com	plete EIN		our digits of than one, state		r Individual-T	Taxpayer I.D. (ITII	N) No./C	omplete EIN
Street Address of Debtor (No. and Str 2996 Bremo Road Bremo Bluff, VA	reet, City, ar	nd State):		ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and Stat	e):	ZIP Code
				23022							ZII Code
County of Residence or of the Princip Fluvanna	oal Place of	Business	:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:		
Mailing Address of Debtor (if differen	nt from stree	et address	s):		Mailin	g Address	of Joint Debt	or (if differen	nt from street addr	ess):	
				ZIP Code							ZIP Code
Location of Principal Assets of Busine	ess Debtor										
(if different from street address above	e):										
Type of Debtor				of Business					tcy Code Under		
(Form of Organization) (Check one Individual (includes Joint Debtors See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LI ☐ Partnership ☐ Other (If debtor is not one of the above check this box and state type of entity)	LP) ve entities,	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch	led (Check one bottom to a Foreign Main Property of a Foreign Monma:	for Recogroceeding	g gnition
Chapter 15 Debtors		Othe		mnt Entity					e of Debts		
Country of debtor's center of main interest Each country in which a foreign proceeding by, regarding, or against debtor is pending	ng	under	(Check box or is a tax-ex Title 26 of	mpt Entity, if applicable empt organize the United State Revenue Co	ation ates	defined "incurr	•	onsumer debts,	for	Debts are business d	
Filing Fee (Chec	ck one box)	)			one box:	ı	-	ter 11 Debto			
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Debtor is not if: Debtor's aggire less than stall applicable A plan is bein Acceptances	regate nonco \$2,490,925 (as boxes: ag filed with of the plan w	ness debtor as on ntingent liquida amount subject this petition.	ated debts (exc	J.S.C. § 101(51D).  Luding debts owed to on 4/01/16 and ever	y three ye	ars thereafter).
Statistical/Administrative Informati  ☐ Debtor estimates that funds will be ☐ Debtor estimates that, after any ex there will be no funds available fo	e available i kempt prope	rty is exc	luded and	nsecured cre administrati	editors.		.c. ş 1120(b).		SPACE IS FOR CO	URT USE	ONLY
1- 50- 100- 2		,000- ,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$ \$50,000 \$100,000 \$500,000 to	to \$1 to	1,000,001 5 \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
\$0 to \$50,001 to \$100,001 to \$ \$50,000 \$100,000 \$500,000 to	to \$1 to	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Bryant, Angela LeVerne (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). X /s/ Marshall M. Slayton VSB# ☐ Exhibit A is attached and made a part of this petition. **September 25, 2013** Signature of Attorney for Debtor(s) (Date) Marshall M. Slayton VSB# 37362 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Document Page 3 of 50 **B1** (Official Form 1)(04/13) Page 3 Name of Debtor(s): Voluntary Petition Bryant, Angela LeVerne (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. ▼ /s/ Angela LeVerne Bryant Signature of Foreign Representative Signature of Debtor Angela LeVerne Bryant Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer **September 25, 2013** I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ Marshall M. Slayton VSB# chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Marshall M. Slayton VSB# 37362 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Boyle, Bain, Reback & Slayton Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 420 Park Street Charlottesville, VA 22902 Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) marshall.slayton@bbrs.net; jonathan.woodruff@bbrs.net (434) 979-7900 Fax: (434) 977-3298 Telephone Number **September 25, 2013** Address Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

conforming to the appropriate official form for each person.

fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Western District of Virginia

In re	Angela LeVerne Bryant		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Angela LeVerne Bryant Angela LeVerne Bryant
Date: September 25, 2013

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Western District of Virginia

In re	Angela LeVerne Bryant		Case No	
-		Debtor	,	
			Chapter	7
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	8,227.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		21,526.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,255.89
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,986.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	8,227.00		
			Total Liabilities	21,526.37	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Western District of Virginia

In re	Angela LeVerne Bryant		Case No.		
-		Debtor ,			
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,255.89
Average Expenses (from Schedule J, Line 18)	1,986.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,967.08

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,526.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		21,526.37

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B6A (Official Form 6A) (12/07)

Debtor

Case No.

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community

None

**Angela LeVerne Bryant** 

In re

Sub-Total > 0.00 (Total of this page)

0.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Angela LeVerne Bryant	Case No.	
_		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	19.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account at UVA Community Credit Union	-	21.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security deposit with landlord	-	500.00
4.	Household goods and furnishings, including audio, video, and	Large appliances, @ debtor(s) residence	-	783.00
	computer equipment.	Small appliances, @ debtor(s) residence	-	168.00
		Electronics, @ debtor(s) residence	-	681.00
		Kitchen furniture, @ debtor(s) residence	-	95.00
		Kitchenware, @ debtor(s) residence	-	150.00
		Living room furniture, @ debtor(s) residence	-	180.00
		Family room furniture, @ debtor(s) residence	-	75.00
		Bedroom furniture, @ debtor(s) residence	-	470.00
		Miscellaneous household goods & furnishings, @ debtor(s) residence	-	667.00
		Linens, @ debtor(s) residence	-	480.00
		Lawn & garden goods & furnishings, @ debtor(s) residence	-	278.00
		Toys and board games, @ debtor(s) residence	-	330.00

(Total of this page)

Sub-Total >

4,897.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Angela LeVerne Bryant	Case No.
	•	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	DVDs	, @ debtor(s) residence	-	260.00
6.	Wearing apparel.	Cloth resid	ing and children's clothing, @ debtor(s) ence	-	550.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		ele, digital cameras, sports equipment, and round set, @ debtor(s) residence	-	400.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
				Sub-Tota	al > <b>1,210.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Angela LeVerne Bryant	Case No.
_		

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18.	3. Other liquidated debts owed to debtor		2013 federal income tax refund	-	1,759.00
	including tax refunds. Give particulars.		2013 Virginia state income tax refund	-	360.00
			Earned but unpaid wages by employer	-	1.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			

Sub-Total > 2,120.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Angela LeVerne Bryant	Case No.	_
-		<del></del> ,	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 8,227.00 | Case 13-61954 Doc 1 Filed 09/25/13 Entered 09/25/13 14:01:20 Desc Main Document Page 13 of 50

B6C (Official Form 6C) (4/13)

In re	Angela LeVerne Bryant	Case No.	
_			

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	Va. Code Ann. § 34-4	19.00	19.00
Checking, Savings, or Other Financial Accounts, C Savings account at UVA Community Credit Union	Certificates of Deposit Va. Code Ann. § 34-4	21.00	21.00
Security Deposits with Utilities, Landlords, and Otl Security deposit with landlord	<u>ners</u> Va. Code Ann. § 34-4	1.00	500.00
Household Goods and Furnishings Large appliances, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	783.00	783.00
Small appliances, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	168.00	168.00
Electronics, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	681.00	681.00
Kitchen furniture, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	95.00	95.00
Kitchenware, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	150.00	150.00
Living room furniture, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	180.00	180.00
Family room furniture, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	75.00	75.00
Bedroom furniture, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	470.00	470.00
Miscellaneous household goods & furnishings, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	667.00	667.00
Linens, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	480.00	480.00
Lawn & garden goods & furnishings, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	278.00	278.00
Toys and board games, @ debtor(s) residence	Va. Code Ann. § 34-26(4a)	330.00	330.00
Books, Pictures and Other Art Objects; Collectible DVDs, @ debtor(s) residence	<u>s</u> Va. Code Ann. § 34-4	260.00	260.00
Wearing Apparel Clothing and children's clothing, @ debtor(s) residence	Va. Code Ann. § 34-26(4)	550.00	550.00
Firearms and Sports, Photographic and Other Hob Bicycle, digital cameras, sports equipment, and playground set, @ debtor(s) residence	oby Equipment Va. Code Ann. § 34-4	400.00	400.00
Other Liquidated Debts Owing Debtor Including Ta 2013 federal income tax refund	nx Refund Va. Code Ann. § 34-4	1,759.00	1,759.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Angela LeVerne Bryant		Case No.	
		Debtor		

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Claimed	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
2013 Virginia state income tax refund	Va. Code Ann. § 34-4	360.00	360.00	
Earned but unpaid wages by employer	Va. Code Ann. § 34-4	1.00	1.00	

Total: 7,728.00 8,227.00 Case 13-61954 Doc 1 Filed 09/25/13 Entered 09/25/13 14:01:20 Page 15 of 50 Document

B6D (Official Form 6D) (12/07)

In re	Angela LeVerne Bryant		Case No.
		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no elections holds	ing	3000	ned claims to report on this selecture D.					
CDEDITODIS NAME	C	Hu	sband, Wife, Joint, or Community	C	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	OH-PO-CO-LZC	SPUFED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				╹╹	T E			
			Value \$		D			
Account No.		⊢	variet \$\phi\$	Н	_	$\dashv$		
Account No.			Value \$					
Account No.		T		П				
			Value \$					
Account No.								
			Value \$					
0			S	ubt	otal	ı		
continuation sheets attached			(Total of th	nis p	oag	e)		
			(Report on Summary of Sci		ota ule		0.00	0.00

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In re Angela LeVerne Bryant Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

B6E (Official Form 6E) (4/13)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

B6F (Official Form 6F) (12/07)

g								
CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	CO	U	Ţ	РΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	ONT L NG ENT	LIQUI	L	U T F	AMOUNT OF CLAIM
Account No. <b>GV09000407-00</b>			10/23/09 Judgment of \$348.30 plus \$53.00 costs plus	T N	D A T E D		Ī	
Bryant Waste Management 16 C G Woodson Rd New Canton, VA 23123		-	6% interest from DOJ				_	401.30
Account No. 2103333315	十	t	Opened 11/01/10	+	T	t	$\dagger$	
Charlottesville Radiology Ltd c/o Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606		-	Medical services					407.00
Account No.	1	T		T	T	Ť	1	
Charlottesville Radiology Ltd. P.O. Box 2456 Virginia Beach, VA 23450			Additional notice address for Charlottesville Radiology Ltd					Notice Only
Account No. 1190960000265139	1	T	Opened 5/01/09 Medical services	T		T	7	
Piedmont Emergency Consultants c/o Fredericksburg Credit Bureau 10506 Wakeman Dr Fredericksburg, VA 22407		-	Medical Services					
								501.00
continuation sheets attached			(Total of	Subt			s) [	1,309.30

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In re	Angela LeVerne Bryant		Case No
_		Debtor	

CREDITOR'S NAME,	C	Ηι	Isband, Wife, Joint, or Community	Ç	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL I QU I DATE	DISPUTED	AMOUNT OF CLAIM
Account No.				٦т	E		
Piedmont Emergency Consultants P.O. Box 11647 Daytona Beach, FL 32120-1647			Additional notice address for Piedmont Emergency Consultants		D		Notice Only
Account No. 12140960000530817  Piedmont Emergency Consultants c/o Fredericksburg Credit Bureau		-	Opened 5/01/10 Medical services				
10506 Wakeman Dr Fredericksburg, VA 22407							336.00
Account No.  Slaughter, Judy PO Box 454 Fork Union, VA 23055		-	2013 Back rent				7,650.00
Account No. GV12005604-00  UVA Medical Center Patient Financial Services P.O. Box 800750 Charlottesville, VA 22907-3015		-	8/2/12 Judgment of \$8,130.83 plus 6% interest from 4/30/12				8,130.83
Account No.  UVA Medical Center Patient Financial Services P.O. Box 530272 Atlanta, GA 30353-0272			Additional notice address for UVA Medical Center				Notice Only
Sheet no1 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	•	(Total of	Sub this			16,116.83

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B6F (Official Form 6F) (12/07) - Cont.

In re	Angela LeVerne Bryant	Case No	
_		Debtor	

	1.	1		1.	1		T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M		CONTINGEN	LIQUI	I S	AMOUNT OF CLAIM
Account No.				Т	E		
UVA Medical Center c/o Daniel S.Wolf, Asst Atty Gen P.o. Box 610 Richmond, VA 23218-0610			Additional notice address for UVA Medical Center		D		Notice Only
Account No. GV12008489-00  UVA Medical Center Patient Financial Services P.O. Box 800750 Charlottesville, VA 22907-3015		-	11/1/12 Judgment of \$699.24 plus 6% interest from 7/31/12				
							699.24
Account No. 5788248  Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Opened 4/01/12 Medical services				417.00
Account No.	╁	t			H		
UVA Physicians Group 500 Ray C. Hunt Drive Charlottesville, VA 22903			Additional notice address for Uva Physicians Group Uva Hs				Notice Only
Account No.	╁	t		+	$\vdash$	H	
UVA Physicians Group P.O. Box 9007 Charlottesville, VA 22906-9007			Additional notice address for Uva Physicians Group Uva Hs				Notice Only
Sheet no2 of _5 sheets attached to Schedule of				Subt			1,116.24
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	1,110.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	Angela LeVerne Bryant		Case No.
_	_	Debtor	

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	Z L L Q I	I S P U T F	AMOUNT OF CLAIM
Account No.				Т	E		
UVA Physicians Group PO Box 555 Charlottesville, VA 22902			Additional notice address for Uva Physicians Group Uva Hs		D		Notice Only
Account No. <b>5788181</b>	-		Opened 4/01/12 Medical services				
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-					
							412.00
Account No. 5788466  Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Opened 4/01/12 Medical services				382.00
Account No. 5788387  Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		_	Opened 4/01/12 Medical services				277.00
Account No. 5104867  Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		_	Opened 4/01/11 Medical services				259.00
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total c	Sub f this			1,330.00

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B6F (Official Form 6F) (12/07) - Cont.

In #0	Angele LeVerne Bruent	Coso No	
In re	Angela LeVerne Bryant	Case No	
-		Debtor	

CDEDITORIS MAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG E N	UNLIQUIDA	I S P U T E D	AMOUNT OF CLAIM
Account No. 6065103			Opened 7/01/12	Τ̈́	T		
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services		D		259.00
Account No. <b>5105008</b>	╁		Opened 4/01/11 Medical services	-			200.00
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	INIGUICAI SEI VICES				
							259.00
Account No. 5788365  Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Opened 4/01/12 Medical services				231.00
Account No. <b>5788623</b>	╁		Opened 4/01/12	+			
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services				219.00
Account No. <b>5788262</b>	╁		Opened 4/01/12	+			
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services				219.00
Sheet no4 _ of _5 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			I (Total o	Sub			1,187.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Angela LeVerne Bryant		Case No.
		Debtor	

					_	_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 5788184			Opened 4/01/12	Т	E		
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services		D		219.00
Account No. <b>5788178</b>	t		Opened 4/01/12	$\top$	t	T	
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services				158.00
Account No. <b>5788364</b>	╁		Opened 4/01/12	+	$\perp$	-	
Uva Physicians Group Uva Hs c/o Bullcity Financial Sol 1107 W Main St Ste 201 Durham, NC 27701		-	Medical services				
							90.00
Account No.							
Account No.	T			T	T	T	
Sheet no. 5 of 5 sheets attached to Schedule of	_	<u> </u>		Sub	tota	al	107.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	467.00
					Γota		21,526.37
			(Report on Summary of S	chec	dul	es)	21,526.37

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# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Judy Slaughter PO Box 454 Fork Union, VA 23055 Residential lease; debtor to reject

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## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Offi	cial Form 6I) (12/07)			
In re	Angela LeVerne Bryant		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND SE	POUSE		
Single	RELATIONSHIP(S): Son	AGE(S):			
_					
Employment:	DEBTOR		SPOUSE		
Occupation	CNA				
Name of Employer	Public Partnerships LLC				
How long employed	8 months				
Address of Employer	4991 Lake Brook Drive, Suite 90 Glen Allen, VA 23060				
	e or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary,	, and commissions (Prorate if not paid monthly)	\$	2,812.31	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	2,812.31	\$_	N/A
4. LESS PAYROLL DEDUCT					
<ul> <li>a. Payroll taxes and social</li> </ul>	l security	\$	556.42	\$ _	N/A
b. Insurance		\$	0.00	\$_	N/A
c. Union dues		\$ <u> </u>	0.00	\$_	N/A
d. Other (Specify):		\$_	0.00	\$_	N/A
_		\$ _	0.00	\$ <u>_</u>	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	556.42	\$_	N/A
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$_	2,255.89	\$_	N/A
7. Regular income from operati	on of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	upport payments payable to the debtor for the debtor's use or that of	of \$	0.00	\$	N/A
11. Social security or governme (Specify):	ent assistance	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement incom	ne	\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$ _	N/A
		\$	0.00	\$_	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	2,255.89	\$_	N/A
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals from line 15)		\$	2,255	.89

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)						
In re	Angela LeVerne Bryant		Case No.			
		Debtor(s)				

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		verage monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
a. Are real estate taxes included? Yes No _X		
a. Are real estate taxes included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	389.00
b. Water and sewer	\$	40.00
c. Telephone	\$	15.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	65.00
4. Food	\$	225.00
5. Clothing	\$	34.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	198.00
8. Transportation (not including car payments)	\$	30.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	φ	0.00
a. Auto	\$	
b. Other	\$	0.00
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Cosmetics/Personal Hygiene	\$	0.00 45.00
Other Alcohol	<b>Ф</b>	25.00
Officer Aiconol	\$	23.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,986.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	=	
A	\$	2,255.89
<ul><li>a. Average monthly income from Line 15 of Schedule 1</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$	1,986.00

269.89

c. Monthly net income (a. minus b.)

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Western District of Virginia

In re	Angela LeVerne Bryant			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION C	ONCERN	IING DEBTOR'S SO	CHEDULI	ES	
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR						
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 2 sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	September 25, 2013	Signature	/s/ Angela LeVerne Bry Angela LeVerne Bryant Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Western District of Virginia

	VV CS	dern District of Virginia		
In re	Angela LeVerne Bryant		Case No.	
		Debtor(s)	Chapter	7
	STATEMEN	T OF FINANCIAL A	FFAIRS	
not a join proprieto activities name and	This statement is to be completed by every debtor. So uses is combined. If the case is filed under chapter 12 not petition is filed, unless the spouses are separated and or, partner, family farmer, or self-employed professions as well as the individual's personal affairs. To indicated address of the child's parent or guardian, such as "A. 112; Fed. R. Bankr. P. 1007(m).	or chapter 13, a married debtor d a joint petition is not filed. A al, should provide the informat te payments, transfers and the l	must furnish inform n individual debtor e ion requested on this ike to minor children	nation for both spouses whether or ngaged in business as a sole statement concerning all such n, state the child's initials and the
	Questions 1 - 18 are to be completed by all debtors. It is 19 - 25. <b>If the answer to an applicable question is</b> sestion, use and attach a separate sheet properly identification.	"None," mark the box labele	d "None." If addition	nal space is needed for the answer
		DEFINITIONS		
the folloother that for the p	"In business." A debtor is "in business" for the purpor of the purpose of this form if the debtor is or has be wing: an officer, director, managing executive, or own a limited partner, of a partnership; a sole proprietor urpose of this form if the debtor engages in a trade, bu primary employment.	en, within six years immediatel her of 5 percent or more of the vor self-employed full-time or p	y preceding the filing oting or equity secur art-time. An individu	g of this bankruptcy case, any of rities of a corporation; a partner, all debtor also may be "in business"
	"Insider." The term "insider" includes but is not limitions of which the debtor is an officer, director, or persitives; affiliates of the debtor and insiders of such affiliates.	on in control; officers, directors	s, and any persons in	control of a corporate debtor and
	1. Income from employment or operation of bus	iness		
None	State the gross amount of income the debtor has re business, including part-time activities either as an year to the date this case was commenced. State als calendar year. (A debtor that maintains, or has mai	employee or in independent tr so the gross amounts received of	ade or business, from luring the <b>two years</b>	the beginning of this calendar immediately preceding this

AMOUNT SOURCE

\$12,328.02 2013 employment income \$19,434.00 2012 employment income \$34,511.00 2011 employment income

petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint

AMOUNT SOURCE

\$5,138.00 2012 unemployment compensation

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### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

AMOUNT STILL

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER The Rectors & Visitors of the University of Virginia t/a UVA Medical Center v. Angela L. NATURE OF **PROCEEDING** Civil

COURT OR AGENCY AND LOCATION **Albemarle County General District** 

Court

DISPOSITION Judgment for plaintiff 11/1/12

STATUS OR

Bryant, GV12008489-00

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Access Credit Counseling

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 8/27/13 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Access Credit Counseling 8/27/13 \$15.00

 Boyle, Bain, Reback & Slayton
 8/28/13
 \$700.00

 420 Park Street
 9/25/13
 \$700.00

 Charlottesville, VA 22902
 \$700.00
 \$700.00

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

E NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 25, 2013
Signature //s/ Angela LeVerne Bryant
Angela LeVerne Bryant
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# United States Bankruptcy Court Western District of Virginia

	Western Dist	rict of Virginia			
In re Angela LeVerne Bryant			Case No.		
	J	Debtor(s)	Chapter	7	
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEMEN	NT OF INTEN	VTION	
<b>PART A -</b> Debts secured by property property of the estate. Attack			leted for <b>EAC</b>	<b>H</b> debt which is secured by	
Property No. 1					
Creditor's Name: -NONE-	Describe Property Securing Debt:				
Property will be (check one):  ☐ Surrendered	☐ Retained	1			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S	S.C. § 522(f)).		
☐ Claimed as Exempt					
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three	columns of Part B 1	must be complet	ed for each unexpired lease.	
Property No. 1					
Lessor's Name: Judy Slaughter		Describe Leased Property: Residential lease; debtor to reject		se will be Assumed pursuant to 11 .C. § 365(p)(2): YES ■ NO	
I declare under penalty of perjury that personal property subject to an unexponent Date September 25, 2013	oired lease.  Signature	intention as to any /s/ Angela LeVerne Angela LeVerne Br	e Bryant	estate securing a debt and/or	
		Debtor			

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## United States Bankruptcy Court Western District of Virginia

In r	e Angela LeVerne Bryant		Case No.		
	-	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR D	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankrupto	y, or agreed to be pai	d to me, for services rende	red or to
	For legal services, I have agreed to accept			1,094.00	
	Prior to the filing of this statement I have received		\$	1,094.00	
	Balance Due		\$	0.00	
2.	\$306.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed competent	nsation with any other perso	n unless they are mer	nbers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				firm. A
6.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspe	cts of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering between the preparation and filing of any petition, schedules, states considered. Representation of the debtor at the meeting of creditors done in the provisions as needed. Negotiations with secured creditors to represent the reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour</li> </ul>	ment of affairs and plan whis and confirmation hearing, duce to market value; e as as needed; preparation	ch may be required; and any adjourned he xemption planning	arings thereof;	ng of
7.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any discount any other adversary proceeding.			ces, relief from stay ac	ctions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any abankruptcy proceeding.	agreement or arrangement for	or payment to me for	representation of the debto	or(s) in
Date	ed: September 25, 2013	/s/ Marshall M. S	Slayton VSB#		
		Marshall M. Sla	yton VSB# 37362		=
		Boyle, Bain, Re 420 Park Street			
		Charlottesville,			
		(434) 979-7900	Fax: (434) 977-32	98	
		marshall.slayto jonathan.woodi			
		jonatnan.woodi	un ພນນາ ຣັກເຄເ		

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

### United States Bankruptcy Court Western District of Virginia

	e		
n re Angela LeVerne Bryant		Case No.	
	Debtor(s)	Chapter 7	
	N OF NOTICE TO CONSUM 342(b) OF THE BANKRUPTO	,	
I (We), the debtor(s), affirm that I (we) h	Certification of Debtor have received and read the attached no	tice, as required by §	§ 342(b) of the Bankrup
de.			
ngela LeVerne Bryant	X /s/ Angela LeVe	erne Bryant	September 25, 2013
rinted Name(s) of Debtor(s)	Signature of De	btor	Date
ase No. (if known)	X		
	Signature of Joi		

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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### United States Bankruptcy Court Western District of Virginia

		Western District of Virginia						
In re	Angela LeVerne Bryant		Case No.					
		Debtor(s)	Chapter	7				
VERIFICATION OF CREDITOR MATRIX								
The ab	ove-named Debtor hereby verifies	that the attached list of creditors is true and correct	et to the best	of his/her knowledge.				
Date:	September 25, 2013	/s/ Angela LeVerne Bryant						
		Angela LeVerne Bryant						

Signature of Debtor

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Bryant, Angela -

BRYANT WASTE MANAGEMENT 16 C G WOODSON RD NEW CANTON, VA 23123

CHARLOTTESVILLE RADIOLOGY LTD C/O CREDIT CONTROL CORP 11821 ROCK LANDING DR NEWPORT NEWS, VA 23606

CHARLOTTESVILLE RADIOLOGY LTD. P.O. BOX 2456 VIRGINIA BEACH, VA 23450

EQUIFAX INFORMATION SERVICE CENTER ATTN: DISPUTE RESOLUTION DEPARTMENT PO BOX 105873 ATLANTA, GA 30348

EXPERIAN INFORMATION SOLUTIONS ATTN: SUPERVISOR, LEGAL DEPARTMENT PO BOX 1240 ALLEN, TX 75013

PIEDMONT EMERGENCY CONSULTANTS C/O FREDERICKSBURG CREDIT BUREAU 10506 WAKEMAN DR FREDERICKSBURG, VA 22407

PIEDMONT EMERGENCY CONSULTANTS P.O. BOX 11647 DAYTONA BEACH, FL 32120-1647

SLAUGHTER, JUDY PO BOX 454 FORK UNION, VA 23055

TRANSUNION
ATTN: DISPUTE RESOLUTION DEPARTMENT
PO BOX 2000
CHESTER, PA 19022

UVA MEDICAL CENTER
PATIENT FINANCIAL SERVICES
P.O. BOX 800750
CHARLOTTESVILLE, VA 22907-3015

Bryant, Angela -

UVA MEDICAL CENTER
PATIENT FINANCIAL SERVICES
P.O. BOX 530272
ATLANTA, GA 30353-0272

UVA MEDICAL CENTER C/O DANIEL S.WOLF, ASST ATTY GEN P.O. BOX 610 RICHMOND, VA 23218-0610

UVA PHYSICIANS GROUP 500 RAY C. HUNT DRIVE CHARLOTTESVILLE, VA 22903

UVA PHYSICIANS GROUP P.O. BOX 9007 CHARLOTTESVILLE, VA 22906-9007

UVA PHYSICIANS GROUP PO BOX 555 CHARLOTTESVILLE, VA 22902

UVA PHYSICIANS GROUP UVA HS C/O BULLCITY FINANCIAL SOL 1107 W MAIN ST STE 201 DURHAM, NC 27701

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re Angela LeVerne Bryant	
Debtor(s) Case Number:	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
171	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. □ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>□ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

	Part II. CALCULATION OF M	UN.	THLY INCOM	ME FOR § 707	(b)(7) E	XCLUSION			
	Marital/filing status. Check the box that applies a	nd c	omplete the balance	e of this part of this	statemen	as directed.			
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
2	b. Married, not filing jointly, with declaration "My spouse and I are legally separated under purpose of evading the requirements of § 7076 for Lines 3-11.	appl (b)(2	icable non-bankrup 2)(A) of the Bankru	otcy law or my spou ptcy Code." <b>Comp</b>	se and I a	re living apart o column A (''Del	ther than for the btor's Income'')		
	<ul> <li>c. ☐ Married, not filing jointly, without the declar ("Debtor's Income") and Column B ("Spout d. ☐ Married, filing jointly. Complete both Column B ("Spout description of the column B ("Spout descripti</li></ul>	se's	Income") for Line	es 3-11.					
	d. ☐ Married, filing jointly. Complete both Colu All figures must reflect average monthly income re								
	calendar months prior to filing the bankruptcy case	, end	ding on the last day	of the month before	e	Column A	Column B		
	the filing. If the amount of monthly income varied six-month total by six, and enter the result on the a			you must divide th	e	Debtor's Income	Spouse's Income		
3	Gross wages, salary, tips, bonuses, overtime, con	nmis	ssions.		\$	1,967.08	\$		
	Income from the operation of a business, profess enter the difference in the appropriate column(s) of business, profession or farm, enter aggregate numb not enter a number less than zero. <b>Do not include</b>	Lin	e 4. If you operate and provide details	more than one on an attachment. I	Do				
4	Line b as a deduction in Part V.	J							
			Debtor	Spouse					
	a. Gross receipts	\$	0.00						
	b. Ordinary and necessary business expenses c. Business income	-	otract Line b from I		s	0.00	¢		
						0.00	φ		
	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>								
5	part of the operating expenses entered on Eline s		Debtor	Spouse					
	a. Gross receipts	\$	0.00						
	b. Ordinary and necessary operating expenses	\$	0.00						
	c. Rent and other real property income	Sul	otract Line b from I	Line a	\$	0.00	\$		
6	Interest, dividends, and royalties.				\$	0.00	\$		
7	Pension and retirement income.				\$	0.00	\$		
8	Any amounts paid by another person or entity, of expenses of the debtor or the debtor's dependent purpose. Do not include alimony or separate maint spouse if Column B is completed. Each regular pair a payment is listed in Column A, do not report the	t <b>s, in</b> tenai	ncluding child supplace payments or an art should be reported	port paid for that nounts paid by your ed in only one colu		0.00	\$		
	Unemployment compensation. Enter the amount i		•		Ψ	0.00	Ψ		
	However, if you contend that unemployment comp				as a				
9	benefit under the Social Security Act, do not list th or B, but instead state the amount in the space belo	e an							
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor	r \$	<b>0.00</b> Spc	ouse \$	\$	0.00	\$		
10	Income from all other sources. Specify source and on a separate page. Do not include alimony or sep spouse if Column B is completed, but include all maintenance. Do not include any benefits received received as a victim of a war crime, crime against hadomestic terrorism.	arat othe	te maintenance pay er payments of alinder the Social Security	yments paid by yo mony or separate rity Act or payment	ur s				
	a.	\$	DCUIUI	\$ spouse	-				
	b.	\$		\$					
	1 0.				<del></del> -				
	Total and enter on Line 10				\$	0.00	\$		

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			1,967.08	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: VA b. Enter debtor's household size: 2		\$	65,930.00	
Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the				
	top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this sta	tement.			

### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts IV, V, VI, and VII of	this statement only if required. (See Line 1	<b>3.</b> )				
	Part IV. CALCULATION OF CURR	RENT MONTHLY INCOME FOR § 707(b)(	2)				
16	Enter the amount from Line 12.		\$				
17	Marital adjustment. If you checked the box at Line 2.c, e Column B that was NOT paid on a regular basis for the ho dependents. Specify in the lines below the basis for exclud spouse's tax liability or the spouse's support of persons oth amount of income devoted to each purpose. If necessary, linot check box at Line 2.c, enter zero.  a.  b.  c. d.  Total and enter on Line 17	busehold expenses of the debtor or the debtor's ding the Column B income (such as payment of the ner than the debtor or the debtor's dependents) and the	\$				
18	Current monthly income for § 707(b)(2). Subtract Line	17 from Line 16 and enter the result.	\$				
	Part V. CALCULATION O	OF DEDUCTIONS FROM INCOME					
	Subpart A: Deductions under Stan	ndards of the Internal Revenue Service (IRS)					
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.  Persons under 65 years of age  Persons 65 years of age or older						
	b1. Number of persons b	2. Allowance per person 2. Number of persons					
20A	Local Standards: housing and utilities; non-mortgage expenses for the applica available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bathe number that would currently be allowed as exemptions any additional dependents whom you support.	able county and family size. (This information is ankruptcy court). The applicable family size consists of	\$				

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of the number that would currently be allowed as exemptions on your fea any additional dependents whom you support); enter on Line b the tot debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 c. Net mortgage/rental expense	\$	
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entire Standards, enter any additional amount to which you contend you are contention in the space below:	tled under the IRS Housing and Utilities	\$
22A	Local Standards: transportation; vehicle operation/public transpo You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 8.  □ 0 □ 1 □ 2 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or	\$	
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Transportation. (This amount is available at <a href="https://www.usdoj.go.court.">www.usdoj.go.court.</a> )	\$	
23	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line result in Line 23. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42  c. Net ownership/lease expense for Vehicle 1	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42  c. Net ownership/lease expense for Vehicle 2	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly extate and local taxes, other than real estate and sales taxes, such as inc security taxes, and Medicare taxes. Do not include real estate or sale	\$	

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly pay deductions that are required for your employment, such as retirement contributions, union dues, and uniform Do not include discretionary amounts, such as voluntary 401(k) contributions.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do include payments on past due obligations included in Line 44.	d to not \$			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. the total average monthly amount that you actually expend for education that is a condition of employment are education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	nd for			
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational paymen				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend of health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed be insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	y			
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$			
	Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expense the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
34	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$	\$			
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the below:  \$	space			
35	Continued contributions to the care of household or family members. Enter the total average actual mont expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chron ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	ically			
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Acother applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Los Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide you trustee with documentation of your actual expenses, and you must demonstrate that the additional amo claimed is reasonable and necessary.	ır case			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that yo actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable an necessary and not already accounted for in the IRS Standards.				

 $<sup>^{*}</sup>$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Addi exper Stand or fro reaso	\$					
40	Cont finan	inued charitable contribution cial instruments to a charitable	ns. Enter the amount that you will conti e organization as defined in 26 U.S.C. §	inue to 170(c	contribute in the $c)(1)$ -(2).	e form of cash or	\$
41	Total	l Additional Expense Deduct	ions under § 707(b). Enter the total of	Lines	34 through 40		\$
			<b>Subpart C: Deductions for D</b>	ebt P	Payment		
42	own, check sched	erty that you aly Payment, and I of all amounts ne bankruptcy Average Monthly					
		Name of Creditor	Property Securing the Debt		verage Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	Total: Add Lines	□yes □no	\$
44	payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor						
45	b. c.	issued by the Executive Of information is available at the bankruptcy court.)	district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of rative expense of chapter 13 case	X	tal: Multiply Line	es a and b	\$
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.						\$
			<b>Subpart D: Total Deductions</b>	from	Income		
47	Total	l of all deductions allowed u	nder § 707(b)(2). Enter the total of Line	es 33, 4	41, and 46.		\$
		Part VI.	DETERMINATION OF § 707(	(b)(2)	) PRESUMP	ΓΙΟΝ	
48	Ente	r the amount from Line 18 (	Current monthly income for § 707(b)(2	2))			\$
49	Ente	r the amount from Line 47 (	Total of all deductions allowed under	§ <b>707</b> (	(b)(2))	-	\$
50	Mon	thly disposable income under	r § 707(b)(2). Subtract Line 49 from Lir	ne 48 a	and enter the resu	lt.	\$
51	60-m	60 and enter the	\$				

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B22A (Official Form 22A) (Chapter 7) (04/13)

**Initial presumption determination.** Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$7,475\*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$12,475\* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ The amount on Line 51 is at least \$7,475\*, but not more than \$12,475\*. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt 54 Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. \$ Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. 55 ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. 56 **Expense Description** Monthly Amount \$ b. \$ \$ Total: Add Lines a, b, c, and d \$ Part VIII. VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) **September 25, 2013** Signature: /s/ Angela LeVerne Bryant Date: 57 Angela LeVerne Bryant

(Debtor)

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.